

South Dakota

76 Banks

54 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.95%	+32bp	+154bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.26%	-119bp	-305bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.16%	+16bp	+3bp
<b>Earnings</b>			
Return on Average Assets	1.18%	+13bp	+25bp
Net Interest Margin	4.13%	+12bp	-12bp
Provisions as a Percent of Average Assets	0.04%	+2bp	-19bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	14.67%	-9bp	-19bp
<b>Net Loan Growth (over last four quarters)</b>	0.32%	+107bp	-77bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	15.79%	+32bp	+96bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	14.38%	-105bp	-297bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.18%	-4bp	-29bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.82%	-44bp	-88bp
<b>Earnings</b>			
Return on Average Assets	0.78%	+4bp	+9bp
Net Interest Margin	3.96%	+3bp	-1bp
Provisions as a Percent of Average Assets	0.23%	+1bp	-13bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	16.75%	-30bp	-123bp
<b>Net Loan Growth (over last four quarters)</b>	-1.70%	+22bp	-159bp